Patent claims

1.   A payment system for cashless payment transactions in trade, in which the customer uses his mobile phone or pager
5   to prompt payment of the purchase sum from the creditor to the vendor, wherein the creditor transmits to the customer's mobile phone a TAN which can be transmitted by means of a mobile phone interface to a payment console belonging to the vendor, from where the TAN is transmitted, preferably via a
10   fixed line, to the creditor, who, possibly following a check, immediately posts the payment sum for the vendor and informs the parties involved as appropriate.

2.   The payment system as claimed in claim 1, wherein the
15   mobile phone or pager has an infrared transmitter or radio transmitter, e.g. Blue Tooth, for the payment console.

3.   The payment system as claimed in claim 1, wherein the payment console comprises a till, a keyboard or a PC with a
20   corresponding reciprocal interface.

4.   The payment system as claimed in claim 1, wherein every payment operation is automatically followed by a new TAN being transmitted from the creditor to the customer's mobile
25   phone.

5.   The payment system as claimed in claim 1, wherein the creditor can activate particular blocking criteria, such as maximum sum per posting, maximum sum per vendor, maximum sum
30   per time interval, maximum sum per sector, minimum time between two postings, or expiry date for the TAN.

6.   The payment system as claimed in claim 5, the blocking criteria are stored with the TAN in the customer's mobile
35   phone or pager.

7.   The payment system as claimed in claim 1, wherein the mobile phone or pager can store a plurality of TANs, which

can each be retrieved individually once, for one or more creditors.

5   8.   The payment system as claimed in claim 2, wherein the payment console comprises a till, a keyboard or a PC with a corresponding reciprocal interface.

9.   The payment system as claimed in claim 2, wherein every
10   payment operation is automatically followed by a new TAN being transmitted from the creditor to the customer's mobile phone.

10.   The payment system as claimed in claim 3, wherein every
15   payment operation is automatically followed by a new TAN being transmitted from the creditor to the customer's mobile phone.

11.   The payment system as claimed in claim 2, wherein the
20   creditor can activate particular blocking criteria, such as maximum sum per posting, maximum sum per vendor, maximum sum per time interval, maximum sum per sector, minimum time between two postings, or expiry date for the TAN.

25   12.   The payment system as claimed in claim 3, wherein the creditor can activate particular blocking criteria, such as maximum sum per posting, maximum sum per vendor, maximum sum

per time interval, maximum sum per sector, minimum time between two postings, or expiry date for the TAN.

13. The payment system as claimed in claim 4, wherein the creditor can activate particular blocking criteria, such as maximum sum per posting, maximum sum per vendor, maximum sum per time interval, maximum sum per sector, minimum time between two postings, or expiry date for the TAN.

14. The payment system as claimed in claim 2, wherein the mobile phone or pager can store a plurality of TANs, which can each be retrieved individually once, for one or more creditors.

15. The payment system as claimed in claim 3, wherein the mobile phone or pager can store a plurality of TANs, which can each be retrieved individually once, for one or more creditors.

16. The payment system as claimed in claim 4, wherein the mobile phone or pager can store a plurality of TANs, which can each be retrieved individually once, for one or more creditors.

17. The payment system as claimed in claim 5, wherein the

mobile phone or pager can store a plurality of TANs, which can each be retrieved individually once, for one or more creditors.

5   18.   The payment system as claimed in claim 6, wherein the mobile phone or pager can store a plurality of TANs, which can each be retrieved individually once, for one or more creditors.